

ATTACHMENT A

Remarks

By this Amendment, independent claims 1, 24, 28, and 48 have been amended for clarity and to better define the invention. Other dependent claims have also been canceled, or amended consistent with the changes to these independent claims and/or for clarity. It is submitted that the present application is in condition for allowance for the following reasons.

It will be appreciated that independent claims 1, 24 and 48 have been substantially amended to claim the present invention more consistent with respect to the "Superset Decision Method" (hereafter SDM) as discussed best in the specification beginning at page 22. In particular, it will be appreciated that the present invention is claimed as storing "all application approval criteria" on the computing means, but with some of this criteria not being stored as, or part of, a "form". Consequently, after data is acquired from the applicant with a "first form", the invention is used to design or "construct" and "immediately present" a second form "pertaining to a respective selection [of questions or requests for information] from said all application approval criteria"; but not from any collapsed or preconceived form or forms as in the prior art. This process then continues with subsequent designed/constructed and presented forms being generated based on information provided previously by the applicant. In this manner, all needed information (from the all application approval criteria) is then available to constitute a completed application, and the requesting of unnecessary information – that information associated with a remainder of the all application approval

criteria which is determined not to be needed based on applicant's supplied information – can be avoided.

It is submitted that these claims directed to the SDM now clearly distinguish over the mere “collapsed forms” presentations of the Hartman patent, particularly as combined with the Norris and Fraser patents.

Independent claim 28 has also been amended to recite that “all” of the application approval criteria is accessed, while dependent claim 31 now recites the SDM process as discussed above. Thus, these claims are also now allowable as the claimed SDM is not shown or made obvious by the cited references.

Therefore, for the foregoing reasons, it is submitted that independent claims 1, 24, 28 and 48, and the claims dependent therefrom, are now allowable.

With respect to independent claims 32, 35 and 38 and the claims dependent therefrom, reconsideration of the rejections of these claims is requested for the reasons as recited in the previous response. Further, while the examiner has stated that claim 32 does not preclude instances where human decision making is involved, it is submitted that the claims are so limited by the use of the term “electronically assessing”, since a human would not do this. Further, while the examiner has stated that it would be obvious to automate the process, it is submitted that the processes are not automated precisely because the prior art desires to have a human make the decision. In independent claims 35 and 38, a single computing means is claimed for performing the recited steps and such is not made obvious by the cited references. Therefore, it is submitted that independent claims 32, 35 and 38, and the claims dependent therefrom, are allowable over the cited references.

For all of the foregoing reasons, it is submitted that the present application is in condition for allowance and such action is solicited.

ATTACHMENT B

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (currently amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:
computing means configured or programmed
- (a) to store or access data indicative of all application approval criteria associated with said application, where at least some of said all application approval criteria are not stored as one or more forms;
 - (b) to present a plurality of application forms to said applicant, each of said forms pertaining to a respective selection of said application approval criteria;
 - (b~~c~~) to receive said forms once completed from said applicant to constitute a completed application, and
 - (e~~d~~) to assess said completed application;
- a visual display means for displaying said forms to said applicant, wherein each of said forms when presented to said applicant on said visual display means comprises a plurality of requests for information and a plurality of data entry fields, each of said data entry fields associated with a respective one of said requests for information;
input means for said applicant to complete and return said forms to said computing means; and
communication means for communicating or sending an assessment of said completed application by said computing means to said applicant;
wherein said computing means is further configured or programmed
- (a~~e~~) to present to the applicant a first selected form and to receive via said input means the first selected form ~~containing first information~~ after completion by ~~the~~ said applicant,
 - (b~~f~~) to construct and immediately present to said applicant a second form ~~constructed~~ pertaining to a respective selection from said all application approval

criteria where said respective selection is made by said computing means from said all application approval criteria on the basis of the first information provided by said applicant in the completed and received first selected form and to receive via said input means the second form containing second information after completion by the applicant, and

21 (g) then to progressively construct and immediately present to said applicant one or more subsequent forms pertaining to one or more respective selections from said all application approval criteria where each of said one or more respective selections is made by said computing means from said all constructed application approval criteria on the basis of at least some of the information previously provided by said applicant in any previously completed and received forms and to receive via said input means ~~the~~ said one or more subsequent forms after completion by the applicant,

(eh) so that sufficient data entry fields are ultimately presented to said applicant in said first, said second and the said one or more subsequent forms to constitute the completed application, and

(di) so that the requesting of unnecessary information in said second and ~~the said~~ one or more subsequent forms associated with a remainder of the all application approval criteria, which unnecessary information is not associated with being information rendered redundant by the information provided by the applicant in an already completed form, can be avoided.

2. (previously presented) An apparatus as claimed in claim 1, wherein said assessment indicates approval or rejection of said application, or that further information or human involvement is required before the application can be approved or rejected.

3. (original) An apparatus as claimed in claim 1, wherein said plurality of forms is one of a plurality of groups of pluralities of forms.

4. (original) An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to assess said application according to information received in any one or more of said forms.

5. (cancelled)

6. (currently amended) An apparatus as claimed in claim 1, wherein said visual display means is a remote display means and said computing means is operable to present said forms on said remote display means.

7. (currently amended) An apparatus as claimed in claim 6, wherein said remote display means is a computer ~~connected to~~ in data communication with said apparatus by means of a computer network.

8. (original) An apparatus as claimed in claim 7, wherein said computer network is the internet, the world wide web, a commercial on-line service, an interactive broadcast, or other electronic on-line means.

9. (original) An apparatus as claimed in claim 1, wherein said input means is any suitable computer or computer input means, or a computer keyboard, computer mouse or electronic pen connected to said computing means.

10. (currently amended) An apparatus as claimed in claim 1, wherein said input means is ~~connected to~~ in data communication with said apparatus by means of a computer network.

11. (original) An apparatus as claimed in claim 1, wherein said communication means is an electronic information transfer system.

12. (previously presented) An apparatus as claimed in claim 1, further including a communication link means for obtaining additional information, from external databases or other sources of information, for consideration in assessing said application.

13. (previously presented) An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to present one or more additional forms when information previously returned by said applicant contains one or more defects.

14. (currently amended) An apparatus as claimed in claim 13, wherein said computing means is configured or programmed to ignore ~~certain of said defects~~ one or more defects in information previously returned by said applicant on the basis of preset tolerances for decision certainty, and/or not to request certain information deemed non-critical in some or all circumstances.

15. (previously presented) An apparatus as claimed in claim 1, wherein said computing means is operable by said applicant to amend information previously submitted by said applicant to said computing means in one or more of said application forms.

16. (currently amended) An apparatus as claimed in claim 1, wherein said computing means:

- (a) ~~includes or can access~~ is configured or programmed to store or access data indicative of all application approval criteria associated with said application of a plurality of application recipients,
- (b) is configured or programmed to present sufficient of said forms to assess said application according to application approval criteria of said each of said plurality of application recipients, and
- (c) is configured or programmed to assess said application against the application approval criteria of each of said recipients, and thereby to form a respective separate assessment for each of said plurality of application recipients.

17. (currently amended) An apparatus as claimed in claim 16, wherein said computing means is programmed or configured to assess said application according to multiple separate application approval criteria for each of said one or more application recipients.

18. (previously presented) An apparatus as claimed in claim 16, wherein said computing means is configured or programmed to communicate one or more of said assessments to one or more of said application recipients.

19. (currently amended) An apparatus as claimed in claim 16, wherein said computing means is operable by each of said application recipients to adjust said respective application approval criteria of each recipient in order to bid for selection by said applicant.

20. (previously presented) An apparatus as claimed in claim 1, wherein, if said application is approved, said computing means is operable by said applicant to adjust or request the adjustment of one or more parameters of said application.

21. (previously presented) An apparatus as claimed in claim 1, wherein said computing means is operable by said applicant to display or transmit some or all of said information to said applicant, or the status of said application to said applicant, or both some or all of said information and the status of said application to said applicant.

22. (previously presented) An apparatus as claimed in claim 1, wherein said computing means includes means for requesting assistance, or is operable to request assistance, and is operable to communicate details of said application to an assistant so that said assistant can advise said applicant.

23. (original) An apparatus as claimed in claim 22, wherein said assistant can view one or more of said forms during completion by said applicant.

24. (currently amended) A method for receiving an application made by an applicant and for assessing the application by one or more recipients, said method comprising the steps of:

electronically presenting a plurality of application forms to said applicant;
electronically receiving said forms once completed from said applicant to constitute a completed application;
electronically assessing said completed application; and
electronically communicating or sending an assessment of said application to said applicant for one or more recipients;
wherein said presenting and receiving steps include

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- (a) initially presenting to the applicant a first selected form and receiving the first selected form containing first information after completion by the applicant,
 - (b) subsequently constructing and immediately presenting to said applicant a second form ~~constructed~~ pertaining to a respective selection of application approval criteria from all application approval criteria associated with said application where said respective selection is made on the basis of the first information provided by said applicant in said completed and received first selected form and to receive the second form containing second information after completion by the applicant,
 - (c) then progressively constructing and immediately presenting to said applicant one or more subsequent forms pertaining to one or more respective selections from said all application approval criteria where each of said one or more respective selections is made from said all application approval ~~constructed~~ criteria on the basis of at least some of the information previously provided by said applicant in any previously completed and received forms and receiving the one or more subsequent forms after completion by the applicant,

so that sufficient data entry fields are ultimately presented to said applicant in said second and the one or more subsequent forms to constitute the completed application, and

so that the requesting of unnecessary information in said second and the one or more subsequent forms, which unnecessary information ~~is not associated with~~ being

information rendered redundant by the information provided by the applicant in an already completed form, can be avoided.

25. (previously presented) A method as claimed in claim 24, wherein said assessing step includes collecting application approval criteria for said one or more recipients, determining the dependency if any of each of said criteria on each other, promoting in said second and subsequent forms requesting information whose content renders a high, or the greatest possible, number of later questions redundant, and omitting said redundant questions from subsequent forms.

26. (previously presented) A method as claimed in claim 24, wherein said presenting step includes presenting, in the first or an initial second form, any questions where the response to each of said questions may lead to an immediate rejection assessment of the application.

27. (previously presented) A method as claimed in claim 26, wherein said method includes subsequently adjusting a sequence of said second or subsequent forms.

28. (currently amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed

(a) to receive application information,

(b) to access all application approval criteria of a plurality of application recipients, and

(c) to assess said application according to said approval criteria of said each of said plurality of application recipients, whereby said computing means can thereby form a respective separate assessment of said application for each of said plurality of recipients.

29. (previously presented) An apparatus as claimed in claim 28, wherein said computing means is operable:

- (a) to present a number of questions or a number of sets of questions in sequence to said applicant and
- (b) to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses, and
- (c) to optimize said sequence to reduce or minimize said number of questions or sets of questions.

30. (previously presented) An apparatus as claimed in claim 28, further including:
input means for said applicant to input said application to said computing means;
and
communication means for communicating or sending said assessments of said application to said applicant.

21 31. (currently amended) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed

- (a) to present to the applicant a first selected form and to receive the first selected form containing first information after completion by the applicant,
- (b) to construct and immediately present to said applicant a second form ~~constructed~~pertaining to a respective selection from said all approval criteria where said respective selection is made by said computing means from said all application approval criteria on the basis of the first information provided by said applicant in said completed and received first selected form and to receive via said input means the second form containing second information after completion by the applicant, and then to progressively construct and immediately present to said applicant one or more subsequent forms ~~constructed~~pertaining to a respective selection from said all approval criteria where said respective selection is made by said computing means from said all approval criteria on the basis of some of the information previously provided by said applicant in ~~a~~ previously completed and received forms and to receive the one or more subsequent forms after completion by the applicant,

- (c) so that sufficient data entry fields are ultimately presented to said applicant in said second and the one or more subsequent forms to constitute the completed application, and
- (d) so that the requesting of unnecessary information in said second and the one or more subsequent forms, which unnecessary information ~~is not associated with being~~ information rendered redundant by the information provided by the applicant in an already completed form, can be avoided.

32. (previously presented) A method for receiving and assessing an application made by an applicant, comprising the steps of:

- electronically receiving application information from said applicant;
- electronically assessing said application according to approval criteria of each of a plurality of application recipients; and
- electronically forming a respective separate assessment for each of said plurality of recipients.

33. (previously presented) A method as claimed in claim 32, further comprising the steps of:

- electronically presenting a number of questions or a number of sets of questions in sequence to said applicant;
- electronically receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and
- electronically optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. (previously presented) A method as claimed in claim 32, further comprising the steps of electronically communicating or sending said assessments of said application to said applicant.

35. (previously presented) A method of processing an application made by an applicant, including:

electronically receiving information from said applicant to create an application;
electronically providing said application to a plurality of application recipients;
electronically receiving one or more bids for said application from one or more of said recipients;

electronically forwarding said one or more bids to said applicant for acceptance or rejection of each of said one or more bids by the applicant.

36. (previously presented) A method as claimed in claim 35, further including the step of electronically forming a respective separate assessment of said application for each of said plurality of recipients.

37. (previously presented) A method as claimed in claim 35, further including the step of electronically adjusting one or more of said bids according to said acceptance or rejection, or to an electronic adjustment of said information by the applicant.

20/ 38. (previously presented) An apparatus for processing an application made by an applicant, said apparatus including:

- computing means configured or programmed electronically to
- (a) receive application information from said applicant to create an application,
 - (b) direct said application to a plurality of application recipients,
 - (c) receive one or more bids for said application from one or more of said recipients,
and
 - (d) forward said one or more bids to said applicant for acceptance or rejection of each of said one or more bids by the applicant.

39. (previously presented) A computer program product directly loadable into an internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 24 when said product is run on the computer.

40. (previously presented) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 24.

41. (original) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 24.

42. (previously presented) A computer program product directly loadable into the internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 32 when said product is run on the computer.

43. (previously presented) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 32.

20/ 44. (previously presented) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 32.

45. (previously presented) A computer program product directly loadable into an internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 35 when said product is run on the computer.

46. (previously presented) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 35.

47. (previously presented) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 35.

48. (currently amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

- a computing system which is configured or programmed to operate
 - (a) to present a plurality of application forms containing questions to said applicant,
 - (b) to receive said forms once completed with information in answer to the questions from said applicant to constitute a completed application, and
 - (c) to assess said completed application;
- input means for said applicant to complete and return said forms to said computing system; and
- communication means for communicating or sending an assessment of said completed application by said computing system to said applicant;
- wherein said computing system is further configured or programmed to operate
 - (d) to present to the applicant a first selected form containing first questions and to receive via said input means the first selected form containing first information after completion by the applicant,
 - (e) to construct and immediately present to said applicant a customized second form containing second questions pertaining to a respective selection from all application approval criteria associated with said application where said respective selection is made by said computing system from said all which second questions are selected application approval criteria on the basis of the first information provided by said applicant in the completed and received first selected form, and to receive via said input means the customized second form containing second information after completion by the applicant, and
 - (f) to construct and immediately present to said applicant a customized subsequent form containing subsequent pertaining to a respective selection from said all application approval criteria associated with said application where said respective selection is made by said computing system from said questions which subsequent questions are selected all application approval criteria on the basis of the second information provided by said applicant in the completed and

received second form, and to receive via said input means the subsequent form containing the second information after completion by the applicant,

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- (g) to repeat operations (e) and (f) as many times as necessary for one or more further customized second forms containing further second questions which further second questions are selected on the basis of the first information provided by said applicant in the completed and received first selected form, and for one or more further customized subsequent forms containing further subsequent questions which further subsequent questions are selected on the basis of information provided by said applicant in the one or more completed and received further second forms,
 - (h) so that sufficient data entry fields are ultimately presented to said applicant in said first, said second, said further second, said subsequent and the one or more further subsequent forms to constitute the completed application, and
 - (i) so that the requesting of unnecessary information in said second, said further second, said subsequent and said further subsequent forms, which unnecessary information ~~is not associated with~~ being information rendered redundant by the information provided by the applicant in an already completed form, can be avoided.
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